

March 4th, 2014

The Honorable Judge Steven Rhodes
C/O- Clerk of the Court
United States Bankruptcy Court
Eastern District of Michigan
Southern Division
211 West Fort Street, Suite 1800
Detroit, MI 48226

Dear Judge Rhodes:

Re: Case # 13-53846

I am contacting you regarding the proposed 34% cut to the pensions of the City of Detroit Retirees. I among many others are very, very concerned and opposed to this taking place. Like most Detroiters, I believe pension matters are an important part of all City of Detroit Workers, and especially the Retirees. I am opposed to a pension cut because I have worked hard and diligently for every penny that my original pension entitled me to.

I retired from the Detroit Water and Sewerage Department with thirty years of service and, I have seen the city go through many trials and tribulations. The City was able to grow and prosper, with the help of those who have now retired. I saw the Water Department in jeopardy of being taken over until Judge Feikens put a stop to it.

Retirement requires preparation, which I did. When I retired in 2010 and went to the pension board, I was told there was only one opportunity to distribute my money. We went over my monthly bills and my other expenses and we came up with an amount that would be comfortable for me and my lifestyle. From the moment I retired, a number of things have happened to the retirees. I would have lost my earned vacation (which gives the appearance that you're penalized for coming to work). And most recently, the state began to tax our pensions and withhold \$2,200 a year. I am not eligible for Medicare which also penalizes me.

I am not a sickly person, and therefore I am being penalized for being healthy. To reiterate what I said in the beginning, I had one opportunity to distribute my money and now I have to pay out more per month. I can't go back to pension and renegotiate my monthly income. Now, the city wants to take another 34% from my pension. Honestly how much more can the retirees take? It seems that the concerns and fears of the retirees are falling upon deaf ears, because neither the city, the state, nor the judge are listening and everything is coming from our pension.

Sincerely
Michael A. Houston